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| DISTRICT OF NEW JERSEY Caption in Compliance with D.N.J. LBR 9004-2(c)   | _                      |                  |             |
|--|------------------------|------------------|-------------|
| Fitzgerald & Crouch, P.C. James J. Fitzpatrick, Esq. (JF7028) 649 Newark Avenue Jersey City, New Jersey 07306 Phone (201) 533-1100 Fax (201) 533-1111 Counsel for the Debtor |                        |                  |             |
| In Re:   | Case No.:              | 17-24901         |             |
| Gloria Juchniewicz   | Judge:                 | Meisel           |             |
|  | Chapter:               | 13               |             |
|  |                        |                  |             |
| CHAPTER 13 DEBTOR'S CERT   | IFICATION IN OPPO      | OSITION TO       |             |
| ☐ CREDITOR'S MOTION or   | CERTIFICATION O        | F DEFAULT        |             |
| ☐ TRUSTEE'S MOTION or C  | ERTIFICATION OF        | DEFAULT          |             |
|  |                        |                  |             |
| The debtor in the above-captioned chapt (choose one):  | er 13 proceeding hereb | y objects to the | following   |
| 1. Motion for Relief from th   | e Automatic Stay filed |                  |             |
| by Homebridge Fin  | ancial Services, Inc.  | , creditor,      |             |
| A hearing has been scheduled for   | June 26, 2019          | , at10           | a m.        |
| OR   |                        |                  |             |
| ☐ Motion to Dismiss filed b  | y the Standing Chapter | r 13 Trustee.    |             |
| A hearing has been scheduled for   |                        | , at             | m.          |
| ☐ Certification of Default fi  | iled by                |                  | , creditor, |
| I am requesting a hearing be scheduled of  | on this matter.        |                  |             |
|  | OR .                   |                  |             |
| Certification of Default fi  | iled by Standing Chapt | er 13 Trustee    |             |
| I am requesting a hearing be scheduled of  | on this matter         |                  |             |

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|       |    | 2.      | I am objecting to the above for the fo  | llowing reason   | ons (choose one)     |                                 |
|-------|----|---------|---|------------------|----------------------|---------------------------------|
|       |    | Ø       | Payments have been made in the amo  | ount of \$       | 20,954.60            | , but                           |
|       |    |         | have not been accounted for. Docum  | entation in s    | upport is attached   | l hereto.                       |
|       |    | Ø       | Payments have not been made for the   | following re     | easons and debtor    |                                 |
|       |    |         | proposes repayment as follows (expla  | ain your ans     | wer):                |                                 |
|       |    |         | Debtor is current on her adequate protection required payments on the mortgage pursuan Debtor will have made payments for May and | t to her Chapter | 13 Plan. By the time | s made all<br>e of the hearing, |
|       |    |         | Other (explain your answer):  |                  |                      |                                 |
|       |    |         |   |                  |                      |                                 |
|       | 3. |         | ertification is being made in an effort to or in its motion.  | o resolve the    | issues raised by     | the                             |
|       | 4. | I certi | fy under penalty of perjury that the force  | egoing is true   | e and correct.       |                                 |
| Date: |    | 5-/-    | 29/19   | Debtor's Sig     | nature               | meure                           |
| Date: |    |         |   | Debtor's Sig     | nature               |                                 |
|       |    |         |   |                  |                      |                                 |

## NOTE:

- 1. This form must be filed with the court and served upon the Standing Chapter 13 Trustee and creditor at least seven (7) days before the return date pursuant to D.N.J. LBR 9013-1(d), if filed in opposition to a Motion for Relief from the Automatic Stay or Trustee's Motion to Dismiss.
- 2. This form must be filed with the court and served upon the Standing Chapter 13 Trustee and creditor within 14 days of the filing of a *Creditor's Certification of Default* (under an *Order Resolving Motion to Vacate Stay and/or Dismiss with Conditions) or a Trustee's Certification of Default*.

If this form is not filed the Motion or Certification of Default will be deemed uncontested and no hearing will be scheduled.

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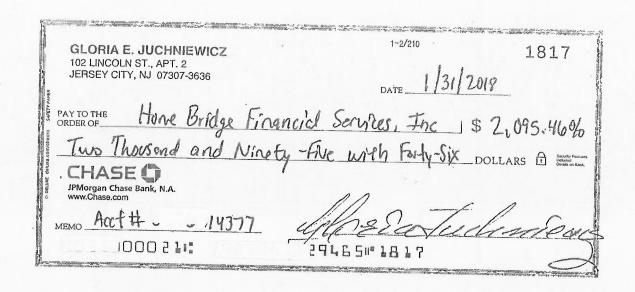
| GLORIA E. JUCHNIEWICZ                                 | 1-2/210                | 1813                                |
|---|------------------------|-------------------------------------|
| 102 LINCOLN ST., APT. 2<br>JERSEY CITY, NJ 07307-3636 | DATE 12 28             | 117_                                |
| PAYTOTHE Home Bridge Fina Two Thousand and Nine       | ancial Services, Ina   | \$ 2,095.46/6                       |
|   | ty-five with Forty-Six | DOLLARS II Securer Feature broaded. |
| JPMorgan Chase Bank, N.A. www.Chase.com               |                        | 1                                   |
| MEMO Acctts 14377                                     | 46511813               | haseus.                             |

| GLORIA E. JUCHNIEWICZ                      | 1-2 <sub>210</sub> 7 9[28][7]                | 1748            |
|--|--|-----------------|
| 696 BROADWAY, APT. 3R<br>BAYONNE, NJ 07002 | DATE   | 0 - 0 - 414     |
| PAY TO THE ORDER OF Home Bridge            | Financial Services Inc \$ with Forty-Six - 6 | 2,045-46        |
| Two Thousand - Ninety five                 | with rolly on -                              | OLLARS EL TAMME |
| JPMorgan Chase Bank, N.A.<br>www.Chase.com | de Cria Jula                                 | mil Will        |
| 1 100 2 1 II                               | 946511748                                    | Section 1997    |

| GLORIA E. JUCHNIEWICZ                      | $\frac{1-2}{210}7$ | 1778   |
|--|--------------------|--|
| 696 BROADWAY, APT. 3R<br>BAYONNE, NJ 07002 | DATE 8/25          | 17   |
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| TWOTHOUSAND - NINETY FIVE                  | WITH FORTY-SIX -C  | DOLLARS (1) Decision to the De |
| CHASE D  JPMorgan Chase Bank, N.A.         | 11                 |  |
| ACCT NO. 14377 MEMO SEPT. 2017 PAYMENT     | Meloricafie        | chnica   |
| 0057:                                      | \24465#177B        | $\sim$   |

| GLORIA E. JUCHNIEWICZ                                 | 1-2/210           | 1802         |
|---|-------------------|--------------|
| 102 LINCOLN ST., APT. 2<br>JERSEY CITY, NJ 07307-3636 | DATE 10/30/2      | 017          |
| PAY TO THE Home Bridge Financial                      |                   | \$ 2,095.466 |
| Two Thousand and Ninety-Fir                           | ve with Forty-Six | DOLLARS 🖸 🧮  |
| CHASE (1) JPMorgan Chase Bank, N.A. www.Chase.com     | 11 -              | 1            |
| MEMO Acct 4 14377                                     | ylozia Juci       | houselle     |
| 00211   | 29465114802       | 0            |

| GLORIA E. JUCHNIEWICZ<br>102 LINCOLN ST., APT. 2 | 1-2/210 1809                                    |
|--|---|
| JERSEY CITY, NJ 07307-3636                       | DATE 11/29/17                                   |
| PAY TO THE Home Bridge                           | Financial Services, Inc   \$ 2,095.46/6         |
| Two Thousand and Ninety                          | - Five with Forty-Six DOLLARS @ Secury Features |
| JPMorgan Chase Bank, N.A.<br>www.Chase.com       |   |
| MEMO Acct#4377                                   | Morafuchniew                                    |
| 300511   | 9465#1809                                       |



GLORIA E. JUCHNIEWICZ

102 LINCOLN ST., APT. 2
JERSEY CITY, NJ 07307-3636

DATE 03 OL 2018

PAY TO THE HOME Bridge Financial Servius Inc \$ 2095. 46/co.

PAY TO THE HOME Bridge Financial Servius Inc \$ 2095. 46/co.

TWO thousand and ninety - five with fory subollars 1 countries and www.Chase.com

MEMO ACC + 143+7

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GLORIA E. JUCHNIEWICZ.

102 LINCOLN ST., APT. 2

JERSEY CITY, NJ 07307-3636

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| GLORIA E. JUCHNIEWICZ                      | 1-2/210 1825                                 |
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| JERSEY CITY, NJ 07307-3636                 | DATE 05 01 2018                              |
| PAY TO THE Home Bridge France              | cial Services, Inc \$ 2,095.46/00            |
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| JPMorgan Chase Bank, N.A.<br>www.Chase.com | 11 -   |
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| GLORIA E. JUCHNIEWICZ 102 LINCOLN ST., APT. 2 | 1-2/210          | . 1853             |
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| up thousand his                               | noted to ho      | **                 |
| CHASE   | V John Com       | ARCHARA KAS-TELL   |
| JPMorgan Chase Bank, N.A.<br>www.Chase.com    |                  | P. C. R. C.        |
| Welfold 263/4377                              | Mosex            | e Charles          |
| 20 2 14                                       | 19465m 1853      |                    |

| GLORIA E. JUCHNIEWICZ<br>102 LINCOLN ST., APT. 2<br>JERSEY CITY, NJ 07307-3636 | 1-2/210 1834   |
|--|--|
| PAPER  | DATE 6/1/2018  |
| JPMorgan Chase Bank, N.A. www.Chase.com  MEMO Acct. #                          | DOLLARS A DOLLAR |
| 300311   | 946511 1834  |

| GLORIA E. JUCHNIEWICZ                      | 1-2/210             | 1838                                      |
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| JERSEY CITY, NJ 07307-3636                 | DATE 7 11 2         | 7018                                      |
| PAY TO THE HOME BRIDGE FINAN               | ncial Services Inc. | \$ 2,095.46/                              |
| Two thousand and pinet                     | y Five who Fortu Si | DOLLARS (1) Socurity Feature foots on Bac |
| JPMorgan Chase Bank, N.A.<br>www.Chase.com | 111 -               |   |
| MEMO ACCI # 11244,4377                     | Moricifu            | chmi                                      |
| 7 0021                                     | 4465#1838           |   |

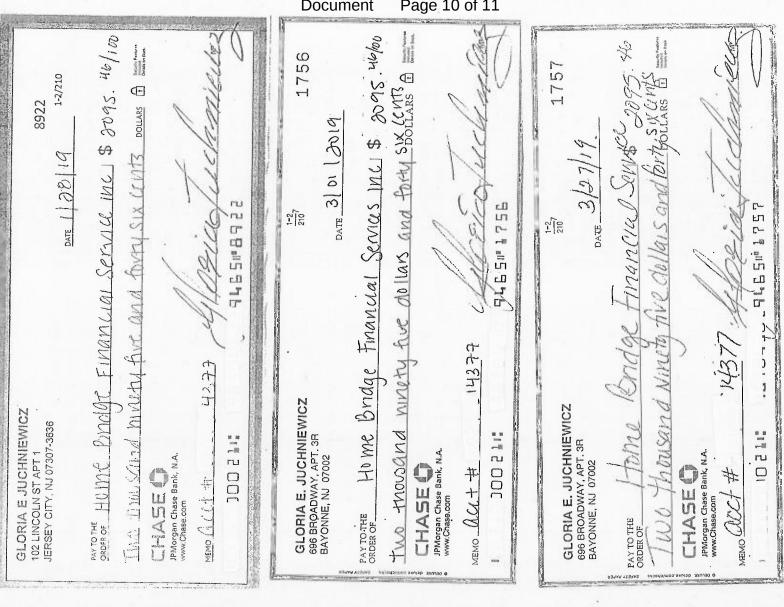
| GLORIA E. JUCHNIEWICZ<br>102 LINCOLN ST., APT. 2 | 1-2/210               | 1847   |
|--|-----------------------|--|
| PAY TO THE HOMO Bridge F                         | nancial Services, Ins | + 2005 W.                                      |
| Two Thousand Ninety-fi                           | ve - Hay              | 100 DOLLARS I Security Feature Doubles on Back |
| JPMorgan Chase Bank, N.A. www.Chase.com          |                       | <u></u>  |
| MEMC 43//  | 2946511 1847          | Mario es                                       |

| GLORIA E. JUCHNIEWICZ<br>102 LINCOLN ST., APT. 2 | 1-2/210              | 1839                                       |
|--|----------------------|--|
| JERSEY CITY, NJ 07307-3636                       | DATE 8111 20         |  |
| PARTOTHE HOME BRONE FIRE                         | anciai services, "\$ | 70   |
| thro thousand and nine                           | ty five with forty   | Security Features Included. Death on Back. |
| PMorgan Chase Bank, N.A. www.Chase.com           | 13/                  |  |
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| 7 00 ? hi:                                       | 9465111839           | WELL CE                                    |

Filed 05/31/19 Entered 0 Document Page 8 of 11 Doc 53 Entered 05/31/19 18:41:58 Case 17-24901-SLM Desc Main Document 2045. 80 (a) MINOTIF-AIR WITH FORTY SIX DOLLARS A STATEMENT ORDER OF TO THE HOLD STATE STATE & 2.095 416/100 Security Features Inducted. Delicit on Back. 1850 1\$ 3,095 46/00 Security Features included. Details on Back. 1753 1752 two thousand ninety fire cliffers and though artscians a and muchy fore with Forty-SLA DOLLARS A FINANCIAI STVICI \$ 294651 1850 1-2/210 ONDER OF HOME DIAGE FINANCIAL SERVICE INC O DATE [1 14.65# 1253 DATE 210 П 210 9465111775 HOMPE Bridge MENIO ACCH # 1003 63 14377 4377 GLORIA E. JUCHNIEWICZ 102 LINCOLN ST., APT. 2 JERSEY CITY, NJ 07307-3636 GLORIA E. JUCHNIEWICZ 696 BROADWAY, APT. 3R BAYONNE, NJ 07002 GLORIA E. JUCHNIEWICZ 3000 300 2 14 THOUSON THOUSEN JPMorgan Chase Bank, N.A. www.Chase.com 696 BROADWAY, APT. 3R BAYONNE, NJ 07002 0021 than thousand JPMorgan Chase Bank, N.A. www.Chase.com JPMorgan Chase Bank, N.A. CHASE C CHASE MEMO CLCC.7 PAY TO THE ORDER OF 山いなエリ 井 ラフリ OMBIN

| GLORIA E. JUCHNIEWICZ                                 | 1-2<br>210 <sup>7</sup> | 1754               |
|---|-------------------------|--------------------|
| 696 BROADWAY, APT. 3R<br>BAYONNE, NJ 07002            | DATE 12/24              | 100                |
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| Two thousand Ninetyfive                               | dollars and forty.      | Spollars is secure |
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|  | 1-2/210  | 1851         |
|--|--|--------------|
| GLORIA E. JUCHNIEWICZ<br>102 LINCOLN ST., APT. 2<br>JERSEY CITY, NJ 07307-3636 | DATE 04/26/6                                   |              |
| PAYTOTHE Home Bridge Fin<br>ORDER OF Housand Vinety                            | ancial Service Inc 1\$ five dollars and forty? | 2095. 46/100 |
| JPMorgan Chase Bank, N.A. www.Chase.com  |  | 1 - 02       |
| MEMO acct # 0026314377   | 416511 1851                                    | mn13         |